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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

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The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your	full name		
	your of picture exam licens Bring identi	the name that is on government-issued re identification (for aple, your driver's se or passport).	First name  L  Middle name  Rodriguez-Cooke  Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	used Includ	ther names you have I in the last 8 years de your married or en names.	Beatriz Cooke-Rodriguez	
3.	your numb Indiv	the last 4 digits of Social Security ber or federal idual Taxpayer ification number	xxx-xx-5155	

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Debtor 1 Beatriz L Rodriguez-Cooke

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.		
	Include trade names and doing business as names	Business name(s)	Business name(s)		
		EINs	EINs		
5.	Where you live		If Debtor 2 lives at a different address:		
		2659 N Meade Ave. Chicago, IL 60639			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Cook County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Document Case number (if known) Debtor 1 Beatriz L Rodriguez-Cooke

ar	Tell the Court About	Your Bar	kruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.   □ Chapter 7						
	choosing to file under							
		☐ Cha	pter 11					
		☐ Cha	pter 12					
		■ Cha	pter 13					
3.	How you will pay the fee	_ a o	bout how yo	u may pay. Typica attorney is submitt	Illy, if you are paying	the fee yoursel	f, you may pay with cash	r local court for more details a, cashier's check, or money a credit card or check with
					ments. If you choose Official Form 103A).	this option, sig	gn and attach the Applica	ation for Individuals to Pay
			request tha	t my fee be waive	ed (You may request			oter 7. By law, a judge may,
								of the official poverty line that this option, you must fill out
							orm 103B) and file it with	
).	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes.						
		_ 100.	District	ND IL	When	6/09/14	Case number	14-21615
			District	IND IL	When	0/03/14	Case number	14-21013
			District		When		Case number	
			Biotriot		*********************************		Gade Hamber	
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
	anniate :		Debtor				Relationship to y	/OU
			District		When		Case number, if	
			Debtor				Relationship to y	
			District		When		Case number, if	
11.	Do you rent your residence?	■ No.	Go to li	ine 12.				
		☐ Yes.	Has yo	ur landlord obtaine	ed an eviction judgme	ent against you	and do you want to stay	in your residence?
				No. Go to line 12.				
				Yes. Fill out <i>Initial</i> bankruptcy petitio		Eviction Judgr	ment Against You (Form	101A) and file it with this

Debtor 1 Beatriz L Rodriguez-Cooke

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Case number (if known)

art	3: Report About Any Bu	sinesses `	You Own	as a Sole Proprietor				
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, State & ZIP Code				
	it to this petition.		Check	k the appropriate box to describe your business:				
				Health Care Business (as defined in 11 U.S.C. § 101(27A))				
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))				
				Stockbroker (as defined in 11 U.S.C. § 101(53A))				
				Commodity Broker (as defined in 11 U.S.C. § 101(6))				
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	f you are filing under Chapter 11, the court must know whether you are a small business debtor so that it of deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance superations, cash-flow statement, and federal income tax return or if any of these documents do not exist, for 11 U.S.C. 1116(1)(B).					
	For a definition of small	No.	I am n	not filing under Chapter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am fi	ling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
art	4: Report if You Own or	Have Any	Hazardo	us Property or Any Property That Needs Immediate Attention				
14.	Do you own or have any	■ No.						
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is t	the hazard?				
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	Number Street City State & Zin Code				
				Number, Street, City, State & Zip Code				

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Debtor 1 Beatriz L Rodriguez-Cooke

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit
counseling agency within the 180 days before I filed
this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-07966 Doc 1 Filed 03/08/16 Entered 03/08/16 14:08:10 Desc Main Document Page 6 of 58 Case number (if known) Debtor 1 Beatriz L Rodriguez-Cooke Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." ■ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ☐ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **\$50,001 - \$100,000** be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11. United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Beatriz L Rodriguez-Cooke Beatriz L Rodriguez-Cooke Signature of Debtor 1	Signature of Debtor 2
Executed on March 8, 2016	Executed on
MM / DD / YYYY	MM / DD / YYYY

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Debtor 1 Beatriz L Rodriguez-Cooke

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Christii	ne Thurston	Date	March 8, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Christine Printed name	Thurston		
Thurston Firm name	Law Firm		
79 W. Mor Chicago, I	roe, Suite 808 L 60603		
Number, Street,	City, State & ZIP Code		
Contact phone	312-374-4568	Email address	cthurston@thurstonlawfirm.com
6297774			
Bar number & S	tate		<del></del>

		1200:11111	<u>-111 Paue 8 01 58</u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Beatriz L Rodrigu	ıez-Cooke		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				 Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as	
			f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	50,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	18,612.50
	1c. Copy line 63, Total of all property on Schedule A/B	\$	68,612.50
Par	t 2: Summarize Your Liabilities		
			abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	41,115.75
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	12,498.00
	Your total liabilities	\$	53,613.75
Par	t3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,843.50
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,008.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	edules.
7.	■ Yes What kind of debt do you have?		

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

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the court with your other schedules.

Debtor 1 Beatriz L Rodriguez-Cooke\_\_\_\_\_ Document Page 9 of 58 Case number (if known) \_\_\_\_\_

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$\_\_\_\_\_5,850.66

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total claim	
Troill I alt 4 on Schedule L/I, copy the following.		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Describe Each Residence, Building, Land,  Popuse, if filing)  First Name  NORT  NORT	Middle Name Last Name  Middle Name Last Name  THERN DISTRICT OF ILLINOIS	e equally responsible for su	ipplying correct		
Pebtor 2 Spouse, if filing)  First Name  United States Bankruptcy Court for the:  NORT  Case number  Official Form 106A/B  Chedule A/B: Property  each category, separately list and describe items. ink it fits best. Be as complete and accurate as poformation. If more space is needed, attach a separ nswer every question.  Part 1: Describe Each Residence, Building, Land,  Do you own or have any legal or equitable interest.	Middle Name  Last Name  Last Name  THERN DISTRICT OF ILLINOIS  List an asset only once. If an asset fits in more than on ossible. If two married people are filing together, both are ate sheet to this form. On the top of any additional page or Other Real Estate You Own or Have an Interest In	e equally responsible for su	amended filing  12/15  the category where you applying correct		
Pebtor 2 Spouse, if filing)  First Name  United States Bankruptcy Court for the:  NORT  Case number  Official Form 106A/B  Chedule A/B: Property  each category, separately list and describe items. ink it fits best. Be as complete and accurate as poformation. If more space is needed, attach a separ nswer every question.  Part 1: Describe Each Residence, Building, Land,  Do you own or have any legal or equitable interest.	Middle Name  Last Name  Last Name  THERN DISTRICT OF ILLINOIS  List an asset only once. If an asset fits in more than on ossible. If two married people are filing together, both are ate sheet to this form. On the top of any additional page or Other Real Estate You Own or Have an Interest In	e equally responsible for su	amended filing  12/15  the category where you applying correct		
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Inited States Bankruptcy Court for the:  NORT  Case number  Official Form 106A/B  Schedule A/B: Property  Case ach category, separately list and describe items. In the fits best. Be as complete and accurate as portion accurate as portion accurate as portion. If more space is needed, attach a separately list and describe items.  The property of the fits best. Be as complete and accurate as portion accurate as portion.  The property of the fits best. Be as complete and accurate as portion accurate as portion.  The property of the fits best. Be as complete and accurate as portion accurate as portion.  The property of the fits best. Be as complete and accurate as portion accurate as portion.  The property of the fits best. Be as complete and accurate as portion accurate as portion accurate as portion.  The property of the fits best. Be as complete and accurate as portion accurate as portion accurate as portion accurate as portion accurate as portion.  The property of the fits best. Be as complete and accurate as portion accurate as portion.  The property of the fits best. Be as complete and accurate as portion accurate accur	HERN DISTRICT OF ILLINOIS  List an asset only once. If an asset fits in more than on ossible. If two married people are filing together, both are rate sheet to this form. On the top of any additional page or Other Real Estate You Own or Have an Interest In	e equally responsible for su	amended filing  12/15  the category where you applying correct		
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each category, separately list and describe items. ink it fits best. Be as complete and accurate as potentiation. If more space is needed, attach a separaswer every question.  art 1: Describe Each Residence, Building, Land,  Do you own or have any legal or equitable interesting.	List an asset only once. If an asset fits in more than on ossible. If two married people are filing together, both are rate sheet to this form. On the top of any additional page or Other Real Estate You Own or Have an Interest In	e equally responsible for su	12/15 the category where you applying correct		
each category, separately list and describe items. ink it fits best. Be as complete and accurate as potentiation. If more space is needed, attach a separaswer every question.  art 1: Describe Each Residence, Building, Land,  Do you own or have any legal or equitable interesting.	List an asset only once. If an asset fits in more than on ossible. If two married people are filing together, both are rate sheet to this form. On the top of any additional page or Other Real Estate You Own or Have an Interest In	e equally responsible for su	the category where you applying correct		
each category, separately list and describe items. ink it fits best. Be as complete and accurate as potentiation. If more space is needed, attach a separaswer every question.  art 1: Describe Each Residence, Building, Land,  Do you own or have any legal or equitable interesting.	List an asset only once. If an asset fits in more than on ossible. If two married people are filing together, both are rate sheet to this form. On the top of any additional page or Other Real Estate You Own or Have an Interest In	e equally responsible for su	the category where you applying correct		
each category, separately list and describe items. ink it fits best. Be as complete and accurate as potential. If more space is needed, attach a separaswer every question.  art 1: Describe Each Residence, Building, Land,  Do you own or have any legal or equitable interes  No. Go to Part 2.	List an asset only once. If an asset fits in more than on ossible. If two married people are filing together, both are rate sheet to this form. On the top of any additional page or Other Real Estate You Own or Have an Interest In	e equally responsible for su	the category where you applying correct		
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□ No. Go to Part 2.	st in any residence, building, land, or similar property?				
□ No. Go to Part 2.	,,				
_					
Yes. Where is the property?					
.1	What is the manager 2 of the first				
2659 N Meade Ave.	What is the property? Check all that apply	B			
Street address, if available, or other description	Single-family home  Duplex or multi-unit building	the amount of any secure	educt secured claims or exemptions. Put nt of any secured claims on <i>Schedule D</i> :		
	Condominium or cooperative	Creditors Who Have Clair	ms Secured by Property.		
	☐ Manufactured or mobile home				
Chicago IL 60639-000	<del>-</del>	Current value of the entire property?	Current value of the portion you own?		
City State ZIP Code		\$100,000.00	\$50,000.00		
	☐ Timeshare	Describe the nature of y	your ownership interest		
	Other		ancy by the entireties, o		
	Who has an interest in the property? Check one  Debtor 1 only	a lile estate), il kilowii.			
Cook	Debtor 2 only				
County	Debtor 1 and Debtor 2 only				
	☐ At least one of the debtors and another	☐ Check if this is con (see instructions)	nmunity property		
	Other information you wish to add about this ite property identification number:	m, such as local			
	13-29-314-038-0000 13-29-314-037-0000				
. Add the dollar value of the portion you ov pages you have attached for Part 1. Write	un for all of your entries from Part 1, including an				

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

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Case number (if known) Document Debtor 1 Beatriz L Rodriguez-Cooke 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Honda Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: CRV ■ Debtor 1 only Creditors Who Have Claims Secured by Property. Model: 2012 Year: Debtor 2 only Current value of the Current value of the 40k Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another \$17,400.00 \$17,400.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$17,400.00 .pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... Furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... Electronics \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... Examples: Pistols, rifles, shotguns, ammunition, and related equipment No

Case 16-07966

Doc 1

Filed 03/08/16

Entered 03/08/16 14:08:10

Desc Main

	Case 16-0796	6 Doc 1	Filed 03/08/16	Entered 03/08/16 14:08:10	Desc Main
Debtor 1	Beatriz L Rodrigue	ez-Cooke	Document	Page 12 of 58  Case number (if known)	
☐ Yes.	Describe				
□ No ´		urs, leather coat	s, designer wear, shoes	, accessories	
	Clot	hina			\$500.00
	Cloth	iiiig			4000.00
■ No		costume jewelry,	engagement rings, wed	ding rings, heirloom jewelry, watches, gems, ç	gold, silver
■ No	rm animals  bles: Dogs, cats, birds, h  Describe	orses			
■ No	ner personal and hous	-	u did not already list, i	ncluding any health aids you did not list	
			om Part 3, including a	ny entries for pages you have attached	\$1,200.00
	scribe Your Financial Ass n or have any legal or		est in any of the follow	ing?	Current value of the portion you own? Do not deduct secured
					claims or exemptions.
■ No			our home, in a safe depo	osit box, and on hand when you file your petiti	on
			al accounts; certificates occunts with the same ins	of deposit; shares in credit unions, brokerage titution, list each.	nouses, and other similar
			Institution r	name:	
	17.1	. Checking	PNC		\$5.00
	17.2	2. Checking	PNC		\$2.50
	17.3	3. Savings	PNC		\$5.00
18. <b>Bonds,</b> Examp ■ No	mutual funds, or publes: Bond funds, investr	licly traded stoo ment accounts w	cks rith brokerage firms, mor	ney market accounts	
☐ Yes		Institution or is	ssuer name:		
19. Non-pu joint vo ■ No		d interests in ir	ncorporated and uninc	orporated businesses, including an interes	et in an LLC, partnership, and

Entered 03/08/16 14:08:10 Case 16-07966 Filed 03/08/16 Page 13 of 58
Case number (if known) Document Debtor 1 Beatriz L Rodriguez-Cooke ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ■ No ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No

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Debtor 1 Beatriz L Rodriguez-Cooke  Page 14 of 58 Case number (if known)  Yes. Give specific information  31. Interests in insurance policies  Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance  No  Yes. Name the insurance company of each policy and list its value.  Company name:  Beneficiary:  Surrender or revalue:	
Yes. Give specific information 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or revalue:	
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance  ■ No □ Yes. Name the insurance company of each policy and list its value.  Company name:  Beneficiary:  Surrender or revalue:	
■ No □ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or revalue:	
Yes. Name the insurance company of each policy and list its value.  Company name:  Beneficiary:  Surrender or revalue:	
Company name: Beneficiary: Surrender or revalue:	
32. Any interest in property that is due you from someone who has died	fund
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.  No	
☐ Yes. Give specific information	
<ul> <li>33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue</li> <li>■ No</li> <li>□ Yes. Describe each claim</li> </ul>	
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims  ■ No	
☐ Yes. Describe each claim	
35. Any financial assets you did not already list  ■ No	
☐ Yes. Give specific information	
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here	2.50
Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property?	
No. Go to Part 6.	
☐ Yes. Go to line 38.	
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No. Go to Part 7.	
☐ Yes. Go to line 47.	
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership	
53. Do you have other property of any kind you did not already list?	

Official Form 106A/B Schedule A/B: Property page 5

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Case number (if known) Document Debtor 1 Beatriz L Rodriguez-Cooke

Part	List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$50,000.00
56.	Part 2: Total vehicles, line 5	\$17,400.00		
57.	Part 3: Total personal and household items, line 15	\$1,200.00		
58.	Part 4: Total financial assets, line 36	\$12.50		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$18,612.50	Copy personal property total	\$18,612.50
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$68,612.50

Official Form 106A/B Schedule A/B: Property page 6

Fill in this information to identify your case:					
Debtor 1	Beatriz L Rodrigu	iez-Cooke			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Which set of	exemptions are	you claiming?	Check one only,	even if your	spouse is filing	with you.
	Which set of	Which set of exemptions are	Which set of exemptions are you claiming?	Which set of exemptions are you claiming? Check one only,	Which set of exemptions are you claiming? Check one only, even if your	Which set of exemptions are you claiming? Check one only, even if your spouse is filing

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Current value of the Amount of the exemption you claim

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption	
	Copy the value from Check only one box for each exemption. Schedule A/B				
2659 N Meade Ave. Chicago, IL 60639 Cook County	\$50,000.00	•	\$15,000.00	735 ILCS 5/12-901	
13-29-314-038-0000 13-29-314-037-0000 Line from <i>Schedule A/B</i> : 1.1			100% of fair market value, up to any applicable statutory limit		
2012 Honda CRV 40k miles Line from Schedule A/B: 3.1	\$17,400.00		\$2,400.00	735 ILCS 5/12-1001(c)	
Line nom Schedule AVB. 3.1			100% of fair market value, up to any applicable statutory limit		
Furniture Line from Schedule A/B: 6.1	\$500.00	•	\$500.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B. 4.1			100% of fair market value, up to any applicable statutory limit		
Electronics Line from Schedule A/B: 7.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)	
Line Holli Schedule A/B. 7-1			100% of fair market value, up to any applicable statutory limit		
Clothing Line from Schedule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)	
LINE HOIN SCHEUUR AVB. 11.1			100% of fair market value, up to any applicable statutory limit		

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Debtor 1 Beatriz | Rodriguez-Cooke

Dei	bior   beatriz L Rouriguez-Cooke		Case number (ii known)				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own			Specific laws that allow exemption		
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.			
	Checking: PNC Line from Schedule A/B: 17.1	\$5.00		\$5.00	735 ILCS 5/12-1001(b)		
	Life from Schedule AVB. 17.1			100% of fair market value, up to any applicable statutory limit			
	Checking: PNC Line from Schedule A/B: 17.2	\$2.50		\$2.50	735 ILCS 5/12-1001(b)		
	Life from Schedule AVB. 17.2			100% of fair market value, up to any applicable statutory limit			
	Savings: PNC Line from Schedule A/B: 17.3	\$5.00		\$5.00	735 ILCS 5/12-1001(b)		
	Line nom Schedule AVB. 17.3			100% of fair market value, up to any applicable statutory limit			
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/16 and every  ■ No  Yes. Did you acquire the property cover  No	3 years after that for ca	ises fi	,	,		
	П Voo						

		Document	Page 18	of 58		
Fill in this information	to identify you	r case:				
Debtor 1 Be	atriz L Rodrig	uuez-Cooke				
	Name	Middle Name	Last Name		-	
Debtor 2					_	
(Spouse if, filing) First	Name	Middle Name	Last Name			
United States Bankrupto	cy Court for the:	NORTHERN DISTRICT OF ILLI	NOIS			
Case number					☐ Check	if this is an
(						ded filing
					unione	ica iiii ig
Official Form 106	3D					
	<del></del>	Who Have Claims S	Secured	hy Propert	V	12/15
Scricuale B. C		Wild Have Glaims		by 1 Topert	<u>y</u>	12/13
		If two married people are filing togethe out, number the entries, and attach it to				
number (if known).	onal Page, III II C	out, number the enthes, and attach it to	) tilis lorili. Oli	the top of any additio	mai pages, write your na	me and case
1. Do any creditors have c	laims secured by	your property?				
☐ No. Check this b	ox and submit th	nis form to the court with your other s	schedules. Yo	u have nothing else t	to report on this form.	
Yes. Fill in all of		•				
		below.				
Part 1: List All Secu	red Claims			Column A	Column B	Column C
		nore than one secured claim, list the cred				
		a particular claim, list the other creditors cal order according to the creditor's name		Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
				value of collateral.	claim	If any
2.1 Capital One Au Creditor's Name	to Finan	Describe the property that secures the	ie claim:	\$21,000.00	\$17,400.00	\$3,600.00
Creditor's Name		2012 Honda CRV 40k miles				
3901 Dallas Pk	wv	As of the date you file, the claim is:	heck all that			
Plano, TX 7509	•	apply.  Contingent				
Number, Street, City, Sta	ate & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt? Ch	ieck one.	Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as m	nortgage or secu	ured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2	only	☐ Statutory lien (such as tax lien, med	hanic's lien)			
☐ At least one of the debte	ors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim rel	ates to a	☐ Other (including a right to offset)				
community debt						
	Opened					
	5/31/13					
	Last Active		1001			
Date debt was incurred	10/27/15	Last 4 digits of account numb	er 1001			
2.2 City of Chicago	<u> </u>	Describe the property that secures the		\$1,089.75	\$100,000.00	\$0.00
Creditor's Name		2659 N Meade Ave. Chicago,	IL			
		60639 Cook County 13-29-314-038-0000				
Department of	Einanco	13-29-314-037-0000				
33 N. LaSalle, 7		As of the date you file, the claim is:	heck all that			
Chicago, IL 606		apply.  Contingent				
Number, Street, City, Sta		☐ Unliquidated				
, , , , , , , , , , , , , , , , , , , ,	,	☐ Disputed				
Who owes the debt? Ch	eck one.	Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as m	nortgage or secu	ured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2	only	☐ Statutory lien (such as tax lien, med	hanic's lien)			
☐ At least one of the debte	ors and another	☐ Judgment lien from a lawsuit				

Official Form 106D

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Debtor 1 Beatriz L Rodriguez-Co	Cas	Case number (if know)				
First Name Middle N	lame Last Name	_				
☐ Check if this claim relates to a community debt	Other (including a right to offset)	Water Bill				
Date debt was incurred	Last 4 digits of account nun	nber				
2.3 Cook County Treasurer	Describe the property that secures	the claim:	\$19,026.00	\$100,000.00	\$0.00	
Creditor's Name  118 N. Clark St., Suite	2659 N Meade Ave. Chicago 60639 Cook County 13-29-314-038-0000 13-29-314-037-0000	o, IL				
112 Chicago, IL 60602	As of the date you file, the claim is apply.  Contingent	: Check all that				
Number, Street, City, State & Zip Code	☐ Unliquidated					
Who owes the debt? Check one.	☐ Disputed  Nature of lien. Check all that apply.					
■ Debtor 1 only □ Debtor 2 only	☐ An agreement you made (such as car loan)	mortgage or secure	d			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, me	echanic's lien)				
☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt	☐ Judgment lien from a lawsuit ☐ Other (including a right to offset)	Property Taxe	es			
Date debt was incurred	Last 4 digits of account nun	nber 0000				
Add the dollar value of your entries in C			\$41,115.75			
If this is the last page of your form, add Write that number here:	the dollar value totals from all pages	<b>i-</b>	\$41,115.75			
Part 2: List Others to Be Notified for	or a Debt That You Already Listed	d				
Use this page only if you have others to be trying to collect from you for a debt you of than one creditor for any of the debts that debts in Part 1, do not fill out or submit the	owe to someone else, list the creditor t you listed in Part 1, list the addition	in Part 1, and then	list the collection agency	here. Similarly, if you h	ave more	
Name, Number, Street, City, State & Cook County Clerk's Office		On which li	ne in Part 1 did you enter th	e creditor? 2.3		
Real Estate & Tax Services 118 N. Clark, Room 434 Chicago. IL 60602	Division	Last 4 digits	s of account number <u>000</u>	<u>0</u>		

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		Document	Page 20 of 58	<u> </u>			
Fill in this	information to identify your	case:					
Debtor 1	Beatriz L Rodrige	uez-Cooke					
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse if, filing	g) First Name	Middle Name	Last Name				
United Stat	es Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS				
Case numb	per			ПС	eck if this is an		
				_	nended filing		
	Form 106E/F le E/F: Creditors V	/ho Have Unsecured	Claims		12/15		
any executor Schedule G: Schedule D: eft. Attach th name and ca	y contracts or unexpired leases Executory Contracts and Unex Creditors Who Have Claims Sen e Continuation Page to this pa se number (if known).	s that could result in a claim. Also I bired Leases (Official Form 106G). I cured by Property. If more space is ge. If you have no information to re	FY claims and Part 2 for creditors with N ist executory contracts on Schedule A/ Do not include any creditors with partia needed, copy the Part you need, fill it o port in a Part, do not file that Part. On the	B: Property (Officia Ily secured claims t out, number the entr	Form 106A/B) and on hat are listed in ies in the boxes on the		
	List All of Your PRIORITY U						
	creditors have priority unsecure	ed claims against you?					
	Go to Part 2.						
☐ Yes.	L. All CV NONDRIGHT						
	List All of Your NONPRIORI						
_ `	creditors have nonpriority unse						
□ No. Y	ou have nothing to report in this	part. Submit this form to the court with	your other schedules.				
Yes.							
unsecure	ed claim, list the creditor separate	ly for each claim. For each claim listed	ne creditor who holds each claim. If a cr d, identify what type of claim it is. Do not lis have more than three nonpriority unsecure	st claims already inclu	ided in Part 1. If more		
					Total claim		
	t Loans	Last 4 digits of acc	ount number	_	\$5.00		
	npriority Creditor's Name  21 W. North	When was the debt	t incurred?				
_	ık Park, IL 60302						
	mber Street City State Zlp Code		file, the claim is: Check all that apply				
	o incurred the debt? Check one	<u></u>					
_	Debtor 1 only	☐ Contingent					
☐ Debtor 2 only ☐ Unliquidated ☐ Unliquidated							
☐ Debtor 1 and Debtor 2 only ☐ Disputed							
	At least one of the debtors and ar		RITY unsecured claim:				
□ deb	Check if this claim is for a com						
	he claim subject to offset?	☐ Obligations arisir report as priority clai	ng out of a separation agreement or divordims	ce that you did not			
	No	<u>-</u> ' ' '	or profit-sharing plans, and other similar	debts			
	Yes	Other. Specify	Unsecured				
_		- Other, specify _					

Page 21 of 58 Document Case number (if know) Debtor 1 Beatriz L Rodriguez-Cooke 4.2 \$1,779.00 Afni, Inc. Last 4 digits of account number 4825 Nonpriority Creditor's Name Opened 10/01/12 Last Active Po Box 3097 When was the debt incurred? 6/01/14 **Bloomington, IL 61702** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collection Attorney At T 4.3 **American Collections** Last 4 digits of account number \$153.00 Nonpriority Creditor's Name 919 Estes Ct When was the debt incurred? Schaumburg, IL 60193 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Pediagroup Other. Specify 4.4 **Cavalry Porfolio Services** Last 4 digits of account number \$2,105.00 Nonpriority Creditor's Name Attn: Customer Care When was the debt incurred? 500 Summit Lake Drive Valhalla, NY 10595 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans

debt

■ No

☐ Yes

■ Other. Specify GE Capital

report as priority claims

☐ Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

Unsecured

☐ Check if this claim is for a community

Is the claim subject to offset?

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Beatriz L Rodriguez-Cooke	Case number (if know)	
City of Chicago Dept of Finance Nonpriority Creditor's Name	Last 4 digits of account number	\$2,500.00
City Hall, Room 107A 121 N Lasalle Chicago, IL 60602	When was the debt incurred?	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	□ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Parking tickets	
Creditors Pr	Last 4 digits of account number 2852	\$89.00
Nonpriority Creditor's Name 308 W State St Ste 485 Rockford, IL 61101	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Med1 02 Physicians Immediate Care N	
Dependon Collection Se	Last 4 digits of account number	\$208.00
Nonpriority Creditor's Name PO Box 4833 Oak Brook, IL 60522	When was the debt incurred?	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Sch Laboratory Physi	

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Case number (if know)

DCDI	Beatile L Rounguez-Cooke	Case number (invitory)	
4.8	Gecrb/Care Credit	Last 4 digits of account number	\$200.00
	Nonpriority Creditor's Name 950 Forrer Blvd	When was the debt incurred?	
	Kettering, OH 45420  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Charge Account	
4.9	IC Systems Collections	Last 4 digits of account number	\$1,626.00
	Nonpriority Creditor's Name PO Box 64378	When was the debt incurred?	
	Saint Paul, MN 55164		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify ATT	
4.1	Illinois Tollway Authority	Last 4 digits of account number	\$212.00
0	Nonpriority Creditor's Name		<del></del>
	PO Box 5201 Lisle, IL 60532	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not	
	■ No	report as priority claims  ☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Unsecured	

otor 1 Beatriz L Rodriguez-Cooke	Document Page 24 of 58 Case number (if know)	
Jefferson Capital	Last 4 digits of account number	\$403.00
Nonpriority Creditor's Name 16 Mcleland Road	When was the debt incurred?	<u> </u>
Saint Cloud, MN 56303  Number Street City State Zlp Code	As of the date you file the claim is Check all that apply	
Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Fingerhut	
Jefferson Capital Syst	Last 4 digits of account number 8062	\$205.00
Nonpriority Creditor's Name  16 Mcleland Rd	When was the debt incurred? Opened 12/01/15	<u> </u>
St Cloud, MN 56303  Number Street City State Zlp Code	As of the date you file the claim is Check all that each	
Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Wireless	
Legal Liason Serv	Look A divite of cooperat wimber	\$170.00
Nonpriority Creditor's Name	Last 4 digits of account number	Ψ170.00
2525 W Peterson	When was the debt incurred?	
Chicago, IL 60659	As of the date you file the claim in Check all that apply	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	

■ No □ Yes report as priority claims

■ Other. Specify Loan

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

Document Page 25 of 58 Case number (if know) Debtor 1 Beatriz L Rodriguez-Cooke 4.1 \$495.00 Mabt/contfin 1322 Last 4 digits of account number 4 Nonpriority Creditor's Name Opened 2/18/09 Last Active 121 Continental Dr Ste 1 When was the debt incurred? 5/11/14 Newark, DE 19713 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.1 Mcsi Inc 2467 \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 327 Palos Heights, IL 60463 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 01 Village Of Stone Park ☐ Yes 4.1 Med Business Bureau \$5.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Po Box 1219 When was the debt incurred? Park Ridge, IL 60068 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed

☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Swedish Emergency Ass ☐ Yes

Type of NONPRIORITY unsecured claim:

☐ At least one of the debtors and another

Document Page 26 of 58 Debtor 1 Beatriz L Rodriguez-Cooke Case number (if know) 4.1 Med Business Bureau \$5.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 1219 When was the debt incurred? Park Ridge, IL 60068 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt lacksquare Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Diagnostic Radiology ☐ Yes 4.1 Nco Financial Systems, \$100.00 Last 4 digits of account number 8 Nonpriority Creditor's Name When was the debt incurred? 600 Holiday Plaza Dr Ste 300 Matteson, IL 60443 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Illinois State Tollway ☐ Yes 4.1 **Peoples Engy** 5499 \$138.00 9 Last 4 digits of account number Nonpriority Creditor's Name Opened 9/10/14 Last Active 200 East Randolph When was the debt incurred? 12/31/15 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No

☐ Yes

Is the claim subject to offset?

report as priority claims

■ Other. Specify Agriculture

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

Page 27 of 58 Case number (if know) Document Debtor 1 Beatriz L Rodriguez-Cooke 4.2 \$100.00 **Portfolio Recovery Associates** Last 4 digits of account number 0 Nonpriority Creditor's Name PO Box 41067 When was the debt incurred? Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt lacksquare Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Unsecured ☐ Yes 4.2 Speedy Cash \$5.00 Last 4 digits of account number Nonpriority Creditor's Name 4800 W. Addison When was the debt incurred? Chicago, IL 60641 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Unsecured ☐ Yes 4.2 Sunrise Credit Service \$5.00 Last 4 digits of account number Nonpriority Creditor's Name 234 Airport Blvd S When was the debt incurred? Farmingdale, NY 11735 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No

☐ Yes

Is the claim subject to offset?

report as priority claims

Other. Specify ATT

 $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

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4.2	Swedish Covenent Hospital	Last 4 digits of account nur	\$490.00				
	Nonpriority Creditor's Name 5145 N California Ave	When was the debt incurred	1?				
	Chicago, IL 60625  Number Street City State Zlp Code	As of the date you file, the o	laim is: Check all that apply				
	Who incurred the debt? Check one.	As of the date you me, the c	nam is. Oncor all that apply				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only						
		☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unse	ocured claim:				
	At least one of the debtors and another	Student loans	ecureu ciaiii.				
	☐ Check if this claim is for a community debt						
	Is the claim subject to offset?	report as priority claims	a separation agreement or divorce that you did not				
	No	☐ Debts to pension or profit-	sharing plans, and other similar debts				
	Yes	Other. Specify Medica	al .	-			
4.2	Verizon Wireless	Last 4 digits of account nur	nber	\$1,300.00			
	Nonpriority Creditor's Name  1 Verizon Place	When was the debt incurred					
	Alpharetta, GA 30004  Number Street City State Zlp Code	As of the date you file, the o	claim is: Check all that apply				
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
☐ Debtor 2 only ☐ Unliquidated							
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unse	ecured claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt		a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims					
	■ No	•	sharing plans, and other similar debts				
	Yes	Other. Specify Cell	Other. Specify Cell				
Part	3: List Others to Be Notified About a D	Debt That You Already Listed					
is tr hav noti	ying to collect from you for a debt you owe to e more than one creditor for any of the debts t ified for any debts in Parts 1 or 2, do not fill ou	someone else, list the original cred hat you listed in Parts 1 or 2, list the tor submit this page.	that you already listed in Parts 1 or 2. For exampitor in Parts 1 or 2, then list the collection agency additional creditors here. If you do not have additional creditors	y here. Similarly, if you			
	and Address Prican Infosource	On which entry in Part 1 or Part 2 d Line <b>4.12</b> of ( <i>Check one</i> ):	· <u> </u>				
	3ox 248838	Line 4.12 of (Check one):	Part 1: Creditors with Priority Unsecured Clai				
_	homa City, OK 73124-8838		■ Part 2: Creditors with Nonpriority Unsecured	Claims			
		Last 4 digits of account number					
	and Address	On which entry in Part 1 or Part 2 d	,				
	old Scott Harris PC	Line 4.5 of (Check one):	Part 1: Creditors with Priority Unsecured Clai				
	Merchandise Mart, Suite 1932 Box 5625		Part 2: Creditors with Nonpriority Unsecured	Claims			
_	ago, IL 60680-5625						
	<b>3</b> .	Last 4 digits of account number					
Name	and Address	On which entry in Part 1 or Part 2 d	id you list the original creditor?				
	old Scott Harris PC	Line 4.10 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Clai	ims			
	W Jackson Blvd Ste 600		■ Part 2: Creditors with Nonpriority Unsecured				
Chic	eago, IL 60604	Last 4 digits of account number	, ,				
Nor	and Address	On which ontarin Dort 4 Dort C.	id you list the original and itse?				
	and Address <b>T Mobility</b>	On which entry in Part 1 or Part 2 d Line <b>4.9</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Clai	ims			
	AT&T Way, Room 3A104	,	■ Part 2: Creditors with Nonpriority Unsecured				
			1 - 7				

Official Form 106 E/F

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Debtor 1 Beatriz L Rodriguez-Cooke

Bedminster, NJ 07921						
Dediminater, NO 07321	Last 4 digits of account number	Last 4 digits of account number				
Name and Address	•	On which entry in Part 1 or Part 2 did you list the original creditor?				
Illinois Bell Telephone Company	Line 4.2 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
One Att Way, Room 3A104 Bedminster, NJ 07921		■ Part 2: Creditors with Nonpriority Unsecured Claims				
•	Last 4 digits of account number					

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
Total claims	6a.	Domestic support obligations	6a.	\$ 0.00
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
Total	6f.	Student loans	6f.	\$ 0.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 12,498.00
	6i.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 12,498.00

nation to identify your	case:		
		Last Name	
riistivanie	Wildle Name	Last Name	
First Name	Middle Name	Last Name	
nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
			☐ Check if this
	Beatriz L Rodrigu	First Name Middle Name	Beatriz L Rodriguez-Cooke       First Name     Middle Name     Last Name       First Name     Middle Name     Last Name

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit	h whom you have the o	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
	,				

		Docume	ent Page 31 d	າກຽ	
Fill in this i	nformation to identify your				
Debtor 1	Beatriz L Rodrigu	ıez-Cooke			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number	or.				
(if known)					☐ Check if this is an
					amended filing
Official	Form 106H				
Schedu	ıle H: Your Cod	ebtors			12/15
fill it out, and your name a	d number the entries in the ind case number (if known)	boxes on the left. Attach . Answer every question	n the Additional Page t	o this page. On the top	eded, copy the Additional Page, of any Additional Pages, write
1. Do yo	ou have any codebtors? (If	you are filing a joint case,	do not list either spouse	as a codebtor.	
■ No □ Yes					
	n the last 8 years, have you , California, Idaho, Louisiana				states and territories include
Alizona	, California, Idano, Eddisiana	, inevada, inew inexico, i d	ieno Nico, Texas, Wash	ington, and wisconsin.)	
	So to line 3.				
⊔ Yes.	Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
in line 2	2 again as a codebtor only i 06D), Schedule E/F (Official	f that person is a guaran	tor or cosigner. Make	sure you have listed the	with you. List the person shown e creditor on Schedule D (Official chedule E/F, or Schedule G to fill
	olumn 1: Your codebtor ame, Number, Street, City, State and Z	IP Code		Column 2: The cred Check all schedules	ditor to whom you owe the debt s that apply:
3.1				☐ Schedule D, line	
	ame			☐ Schedule E/F, lir	
				☐ Schedule G, line	<u> </u>
	umber Street	Otata	71D O - d -	<del>_</del>	
Ci	ty	State	ZIP Code		
3.2				☐ Schedule D, line	
	ame			Schedule E/F, lir	
				☐ Schedule G, line	
N	umber Street			_	
Ci	ty	State	ZIP Code		

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Fill in this informat	ion to identify your case:	
Debtor 1	Beatriz L Rodriguez-Cooke	
Debtor 2 (Spouse, if filing)		
United States Ban	kruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number (If known)		Check if this is:  An amended filing  A supplement showing postpetition chapter
Official For	rm 106l I: Your Income	13 income as of the following date:  MM / DD/ YYYY  12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Describe Employment** Fill in your employment Debtor 1 Debtor 2 or non-filing spouse information. If you have more than one job, Employed Employed **Employment status** attach a separate page with ■ Not employed ■ Not employed information about additional employers. Occupation **Insurance Agent Uber Driver** Include part-time, seasonal, or **Employer's name Northwest Insurance Network** Uber self-employed work. **Employer's address** Occupation may include student 330 S Wells St, Suite 1600 1455 Market Drive or homemaker, if it applies. Chicago, IL 60606 San Francisco, CA 94103 How long employed there? 23 years 2 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 4,110.17 \$ 1,738.00

3. Estimate and list monthly overtime pay.

3. +\$ 0.00 +\$ 0.00

4. Calculate gross Income. Add line 2 + line 3.

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Debt	or 1	Beatriz L Rodriguez-Cooke	-	C	Case	e number (if known)	_			
	Сор	y line 4 here	4.		<b>Fo</b>	r Debtor 1 4,110.17	ı	For Debtor non-filing s		
5.	List	all payroll deductions:								
	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify:	5a 5b 5c 5d 5e 5f. 5g	). ;. l. ).	\$	812.50 0.00 0.00 0.00 795.17 0.00 0.00 0.00	:	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	397.00 0.00 0.00 0.00 0.00 0.00 0.00	- - - - - - - -
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	1,607.67	;	\$	397.00	_
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	2,502.50	:	\$ 1	,341.00	_
8.	8a. 8b. 8c. 8d. 8e. 8f.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filling spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income  Other monthly income. Specify:	8c 8d 8e 8f. 8f. 8g 8h	).  .  .  .  .		0.00 0.00 0.00 0.00 0.00 0.00 0.00	; ; ; ; + ;	\$ 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0.00 0.00 0.00 0.00 0.00 0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	<u> </u>	0.00	Ľ	\$	0.0	0
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_		2,502.50 + \$_	_	1,341.00	= \$	3,843.50
11.	Inclu	te all other regular contributions to the expenses that you list in Schedule ade contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not a cify:	depe				•	in Schedul	e J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies							\$	3,843.50
13.	Do y	you expect an increase or decrease within the year after you file this form' No.	?						Combi month	ned ly income

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Em	in this information	tion to identify	ur oeee					
		tion to identify yo				_		
Deb	tor 1	Beatriz L Roo	driguez-	Cooke		Check		
Deb	tor 2							ving postpetition chapter
(Spo	ouse, if filing)				_	1	13 expenses as of	the following date:
Unit	ed States Bankr	uptcy Court for the:	NORTH	HERN DISTRICT OF ILLIN	OIS	1	MM / DD / YYYY	
1	e numbe <b>r</b> nown)							
Of	fficial Fo	rm 106J						
So	chedule	J: Your E	Exper	nses				12/15
Be info nur	as complete a ormation. If m mber (if know	and accurate as	possible eded, atta y questio	. If two married people ar ich another sheet to this				
1.	Is this a joir		noiu					
	■ No. Go to	o line 2. es Debtor 2 live i	n o conor	ata haysahald?				
	□ res. <b>Doe</b>		n a separ	ate nousenoid?				
			t file Offic	ial Form 106J-2, Expenses	s for Separate House	ehold of Debto	or 2.	
2			_	-, -, -, -, -, -, -, -, -, -, -, -, -, -				
2.	•	e dependents?	☐ No					
	Do not list Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			Daughter		14	Yes
					Son		17	□ No
					3011			■ Yes □ No
								☐ Yes
								□ No
								☐ Yes
3.		enses include		No				00
		f people other th	nan _	Yes				
	yourself and	d your depender	nts? —	100				
Est	imate your ex		ur bankr	ly Expenses uptcy filing date unless y sy is filed. If this is a supp				
app	olicable date.							
the		h assistance and		government assistance i cluded it on <i>Schedule I:</i> \			Your expe	enses
		,						
4.		or home ownershind any rent for the		ses for your residence. I or lot.	nclude first mortgage	4. \$		0.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$		493.00
	•	rty, homeowner's				4b. \$		198.00
				upkeep expenses		4c. \$		95.00
5.		owner's associati		dominium dues <b>our residence,</b> such as ho	me equity loops	4d. \$ 5. \$		0.00
J.	Auditionali	norigage paville		our residence, such as no	THE EUGILY IUGHS	ິບ. ປັ		U.UU

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Debtor 1 _E	Beatriz L Rodriguez-Cooke	Case num	ber (if known)	
6. Utilities	s:			
	Electricity, heat, natural gas	6a.	\$	275.00
	Vater, sewer, garbage collection	6b.	· -	100.00
	Felephone, cell phone, Internet, satellite, and cable services	6c.	·	200.00
	Other. Specify:	6d.		0.00
	and housekeeping supplies	7.	· ———	502.00
	are and children's education costs	8.	\$	0.00
-	ng, laundry, and dry cleaning	9.	\$	150.00
			· ———	
	nal care products and services	10.		75.00
	al and dental expenses	11.	\$	100.00
	portation. Include gas, maintenance, bus or train fare. include car payments.	12.	\$	200.00
	ainment, clubs, recreation, newspapers, magazines, and books	13.	· -	0.00
	able contributions and religious donations	14.	·	0.00
. Insurai		14.	Ψ	0.00
	include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	0.00
	Health insurance	15b.	·	0.00
	/ehicle insurance	15c.	·	220.00
	Other insurance. Specify:	15d.	·	0.00
	Do not include taxes deducted from your pay or included in lines 4 or 20.		Ψ	0.00
Specify		16.	\$	0.00
	nent or lease payments:		Ψ	0.00
	Car payments for Vehicle 1	17a.	\$	0.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify:	17c.	·	0.00
	Other. Specify:	17d.	·	0.00
	ayments of alimony, maintenance, and support that you did not repo		Ψ	0.00
	ted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 1)		\$	0.00
	payments you make to support others who do not live with you.	001).	\$	0.00
Specify		19.	·	
. ,	real property expenses not included in lines 4 or 5 of this form or on		our Income.	
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.	\$	0.00
20c. F	Property, homeowner's, or renter's insurance	20c.	\$	0.00
	Maintenance, repair, and upkeep expenses	20d.	·	0.00
	Homeowner's association or condominium dues	20e.		0.00
			+\$	
. Other:	Specify: Husband's gas expense for job		тф	400.00
. Calcula	ate your monthly expenses			
22a. Ac	dd lines 4 through 21.		\$	3,008.00
22b. Co	opy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106	SJ-2	\$	· ·
	dd line 22a and 22b. The result is your monthly expenses.		\$	3,008.00
			Ť ————	
	ate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	·	3,843.50
23b. C	Copy your monthly expenses from line 22c above.	23b.	-\$	3,008.00
				·
	Subtract your monthly expenses from your monthly income.		•	025 50
Т	The result is your monthly net income.	23c.	\$	835.50
	a expect an increase or decrease in your expenses within the year aft			or doorooo baassa -
	mple, do you expect to finish paying for your car loan within the year or do you expectition to the terms of your mortgage?	ci your mortgage	payment to increase	or decrease because o
	mon to the terms of your mortgage:			
No.				
☐ Yes.	Explain here:			

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Fill in this infor	mation to identify your	case:				
Debtor 1	Beatriz L Rodrig					
Dahtar 0	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	Γ OF ILLINOIS			
Case number (if known)					☐ Check if this is an amended filing	
Official For		an Individual	l Debtor's S	chadulas	4045	
Deciara	Hon About 6	all illaiviauai	DCDIOI 3 O	Circuaics	12/15	
You must file th obtaining mone years, or both. 1	is form whenever you f	n connection with a ban	s or amended schedule	es. Making a false state	ement, concealing property, or 0, or imprisonment for up to 20	
Olg	JII BCIO#					
Did you pa ■ No	ay or agree to pay some	eone who is NOT an atto	rney to help you fill out	bankruptcy forms?		
☐ Yes.	Yes. Name of person Attack		Attach Bank	Bankruptcy Petition Preparer's Notice,		
	·			Declaration,	and Signature (Official Form 119)	
	alty of perjury, I declare re true and correct.	that I have read the sun	nmary and schedules fil	led with this declaratio	on and	
X /s/ Bea	atriz L Rodriguez-Co	oke	X			
	z L Rodriguez-Cooke ure of Debtor 1	9	Signature o	Signature of Debtor 2		

Date \_\_\_\_\_

Date March 8, 2016

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Fill	in this inform	nation to identify you	r case:					
Deb	otor 1	Beatriz L Rodrig	Middle Name	Last Name				
	otor 2 use if, filing)	First Name	Middle Name	Last Name				
Unit	ted States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS				
Cas (if kn	se number own)				_	Check if this is an Imended filing		
Sta Be a infor	s complete a	of Financial	attach a separate sheet to	are filing together, both are	ankruptcy equally responsible for sup y additional pages, write you			
	<u> </u>		arital Status and Where You	ı Lived Before				
1.	What is your	current marital statu	ıs?					
	■ Married □ Not marr	ried						
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?				
	<ul> <li>■ No</li> <li>Yes. List all of the places you lived in the last 3 years. Do not include where you live now.</li> </ul>							
	Debtor 1 Pri	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there		
					ity property state or territor ico, Texas, Washington and V			
	☐ Yes. Ma	ke sure you fill out Scl	nedule H: Your Codebtors (O	fficial Form 106H).				
Par	Explain	n the Sources of You	r Income					
4.	Fill in the tota	I amount of income yo	nployment or from operating u received from all jobs and a have income that you receiv	all businesses, including part-		ndar years?		
	□ No ■ Yes. Fill	in the details.						
			Debtor 1		Debtor 2			
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$1,100.00	☐ Wages, commissions, bonuses, tips			
			☐ Operating a business		☐ Operating a business			

Official Form 107

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			Dobtor 1		Dobtor 2	
			Debtor 1 Sources of income	Grace income	Debtor 2	omo Cross income
			Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco	
For last cale (January 1 to	endar year: o December 3		■ Wages, commissions, bonuses, tips	\$54,144.00	☐ Wages, components bonuses, tips	missions,
			☐ Operating a business		Operating a l	ousiness
	ndar year befo o December 3	1 201//\	■ Wages, commissions, bonuses, tips	\$48,320.00	☐ Wages, components	missions,
			☐ Operating a business		☐ Operating a l	pusiness
Include in and othe winnings	ncome regardle r public benefit . If you are filin	ess of whethe payments; pe g a joint case	r that income is taxable. Exa ensions; rental income; inter and you have income that y		alimony; child suppo cted from lawsuits; i only once under De	
	s. Fill in the deta	ails.				
			Debtor 1		Debtor 2	
		;	Sources of income Describe below	Gross income (before deductions and exclusions)	Sources of inco	
6. Are eith	er Debtor 1's o	or Debtor 2's	debte mrimerily consumer			
□ No.	Neither Dek individual pr	otor 1 nor De imarily for a p	personal, family, or househol	umer debts. Consumer debt ld purpose."		U.S.C. § 101(8) as "incurred by
□ No.	Neither Dekindividual pr During the 9  No.	otor 1 nor De imarily for a p 00 days before Go to line 7.	btor 2 has primarily consusersonal, family, or househole you filed for bankruptcy, di	umer debts. Consumer debt Id purpose."  d you pay any creditor a tota	al of \$6,225* or mor	e?
□ No.	Neither Det individual pr During the 9  No. Yes	otor 1 nor De imarily for a p 0 days before Go to line 7. List below ea paid that cred not include pa	btor 2 has primarily consu- personal, family, or household e you filed for bankruptcy, di ch creditor to whom you pai ditor. Do not include paymentayments to an attorney for the	umer debts. Consumer debt Id purpose."  d you pay any creditor a tota d a total of \$6,225* or more ats for domestic support oblig	al of \$6,225* or mor in one or more pay gations, such as chi	e? ments and the total amount you ild support and alimony. Also, do
	Neither Det individual pr During the 9 No. Yes  * Subject to	otor 1 nor De imarily for a position of the po	btor 2 has primarily consu- bersonal, family, or household e you filed for bankruptcy, di ch creditor to whom you pai ditor. Do not include payment ayments to an attorney for the on 4/01/16 and every 3 years both have primarily consu-	umer debts. Consumer debtald purpose."  d you pay any creditor a total d a total of \$6,225* or more the for domestic support obligations bankruptcy case. It is after that for cases filed on	al of \$6,225* or mor in one or more pay gations, such as chi or after the date of	e? ments and the total amount you ild support and alimony. Also, do
	Neither Det individual properties of the indi	otor 1 nor De imarily for a position of the imarily for a position	btor 2 has primarily consu- personal, family, or household e you filed for bankruptcy, di- ch creditor to whom you pail ditor. Do not include payment ayments to an attorney for the on 4/01/16 and every 3 years both have primarily consu- e you filed for bankruptcy, di- ch creditor to whom you pail tents for domestic support of	Imer debts. Consumer debtald purpose."  d you pay any creditor a total d a total of \$6,225* or more at the for domestic support oblights bankruptcy case. Is after that for cases filed on the following pay any creditor a total d a total of \$600 or more and	al of \$6,225* or more paying one or more paying ations, such as children or after the date of all of \$600 or more?	e? ments and the total amount you ild support and alimony. Also, do
	Neither Det individual properties of the indi	otor 1 nor De imarily for a position of the imarily for a position	btor 2 has primarily consu- personal, family, or household e you filed for bankruptcy, di ch creditor to whom you pai ditor. Do not include payment ayments to an attorney for the on 4/01/16 and every 3 years both have primarily consu- e you filed for bankruptcy, di ch creditor to whom you pai	Imer debts. Consumer debtald purpose."  d you pay any creditor a total d a total of \$6,225* or more at the for domestic support oblights bankruptcy case. Is after that for cases filed on the following pay any creditor a total d a total of \$600 or more and	al of \$6,225* or more paying one or more paying ations, such as children or after the date of all of \$600 or more?	e? ments and the total amount you ild support and alimony. Also, do adjustment.
■ Yes	Neither Det individual properties of the indi	otor 1 nor De imarily for a position of the imarily for a position of the imarily for a position of the imarily for a paid that cred not include position of the image of the	btor 2 has primarily consu- personal, family, or household e you filed for bankruptcy, di- ch creditor to whom you pail ditor. Do not include payment ayments to an attorney for the on 4/01/16 and every 3 years both have primarily consu- e you filed for bankruptcy, di- ch creditor to whom you pail tents for domestic support of	Imer debts. Consumer debtald purpose."  d you pay any creditor a total d a total of \$6,225* or more this for domestic support oblighis bankruptcy case. Is after that for cases filed on timer debts.  d you pay any creditor a total d a total of \$600 or more and bligations, such as child support in the support of the suppo	al of \$6,225* or more paying one or more paying ations, such as children or after the date of all of \$600 or more?	e? ments and the total amount you ild support and alimony. Also, do adjustment.
Credito  7. Within 1  Insiders of which	Neither Det individual properties of the second properties of the secon	otor 1 nor De imarily for a position of the imarily for the imarily	btor 2 has primarily consumersonal, family, or household be you filed for bankruptcy, did the creditor to whom you paid tor. Do not include paymentaryments to an attorney for the condition of t	d you pay any creditor a total d a total of \$6,225* or more after that for cases filed on timer debts.  d a total of \$6,225* or more after that for cases filed on timer debts.  d you pay any creditor a total d you pay any creditor a total d a total of \$600 or more and bligations, such as child sup that a payment on a debt you o any general partners; partners.	al of \$6,225* or more in one or more pay; gations, such as chi or after the date of al of \$600 or more?  If the total amount your and alimony. A mount you still owe wed anyone who erships of which you ge securities; and an	ments and the total amount you ild support and alimony. Also, do adjustment.  You paid that creditor. Do not also, do not include payments to  Was this payment for  was an insider?  If are a general partner; corporately managing agent, including one
Credito  7. Within 1  Insiders of which a busine alimony.	Neither Det individual properties of the second properties of the secon	otor 1 nor De imarily for a position of the imarily for the imarily	btor 2 has primarily consumersonal, family, or household be you filed for bankruptcy, did itor. Do not include paymentayments to an attorney for the primarily consumersonal for domestic support of the primarily consumersonal for domestic support of the primarily case.  Dates of paymenta partners; relatives of person in control, or owner control, or owner control. The primarily consumersonal for the primarily co	d you pay any creditor a total d a total of \$6,225* or more this for domestic support oblighis bankruptcy case. Is after that for cases filed on timer debts.  If you pay any creditor a total d you pay any creditor a total d you pay any creditor a total d a total of \$600 or more and bligations, such as child support that the total d a payment on a debt you of any general partners; partners of 20% or more of their voting	al of \$6,225* or more in one or more pay; gations, such as chi or after the date of al of \$600 or more?  If the total amount your and alimony. A mount you still owe wed anyone who erships of which you ge securities; and an	ments and the total amount you ild support and alimony. Also, do adjustment.  You paid that creditor. Do not also, do not include payments to  Was this payment for  was an insider?  If are a general partner; corporately managing agent, including one

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8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.					
	No					
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name
Par	t 4: Identify Legal Actions, Repossession	s, and Foreclosures				
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes.	cy, were you a party in an cases, small claims actions	y lawsuit, court ac s, divorces, collectio	tion, or administ on suits, paternity a	rative proceed actions, suppor	ling? t or custody
	■ No □ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below		erty repossessed, f	oreclosed, garni	shed, attached	d, seized, or levied?
	No					
	Yes. Fill in the information below.	Deceribe the Brownster		Dete		Value of the
	Creditor Name and Address	Describe the Property  Explain what happened	ı	Date		Value of the property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment becan solve to make a payment because the solve the			Date	action was	mounts from your Amount
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or an		erty in the possessi	takei		efit of creditors, a
	■ No □ Yes					
Par	t 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup  ■ No □ Yes. Fill in the details for each gift.	tcy, did you give any gifts	s with a total value	of more than \$60	00 per person?	?
	Gifts with a total value of more than \$600 per person	Describe the gifts		Date the g	s you gave jifts	Value
	Person to Whom You Gave the Gift and Address:					
14.	Within 2 years before you filed for bankrup  ■ No □ Yes. Fill in the details for each gift or continuous.		s or contributions v	with a total value	of more than	\$600 to any charity
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		contributed		s you ributed	Value
Par	t 6: List Certain Losses					
e e	LIGE OF WILL ENGINE					

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

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	or gambling?						
	■ No □ Yes. Fill in the details.						
	Describe the property you lost and how the loss occurred	Include	ibe any insurance coverage for the loe the amount that insurance has paid. Lince claims on line 33 of Schedule A/B: F	ist pending	Date of your loss	Value of property lost	
Par	t 7: List Certain Payments or Transfer	s					
16.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.						
	□ No						
	Yes. Fill in the details.						
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any prope transferred	erty	Date payment or transfer was made	Amount of payment	
	Thurston Law Firm 79 W. Monroe Suite 808 Chicago, IL 60603 cthurston@thurstonlawfirm.com		Attorney Fees		2/3/16	\$600.00	
	DebtorCC 378 Summit Avenue Jersey City, NJ 07306		Credit Counseling		2/3/16	\$14.95	
17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.						
	■ No □ Yes. Fill in the details.						
	Person Who Was Paid Address		Description and value of any prope transferred	erty	Date payment or transfer was made	Amount of payment	
18.	Within 2 years before you filed for bank	ruptcy,	did you sell, trade, or otherwise trans	fer any prop	erty to anyone, othe	r than property	
	transferred in the ordinary course of you include both outright transfers and transfer include gifts and transfers that you have all No  Yes. Fill in the details.	s made	as security (such as the granting of a se	ecurity interes	t or mortgage on youl	property). Do not	
	Person Who Received Transfer Address		Description and value of property transferred		any property or received or debts change	Date transfer was made	
	Person's relationship to you			p 3 3X			
19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  No						
	☐ Yes. Fill in the details.						
	Name of trust	Description and value of the prope	rty transferr	red Date Transfer was made			

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Debtor 1 Beatriz L Rodriguez-Cooke

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of Name of Financial Institution and Type of account or Last balance Date account was Address (Number, Street, City, State and ZIP account number instrument closed, sold, before closing or moved, or transfer transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Who else had access to it? Describe the contents Do you still Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, have it? State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy No Yes. Fill in the details. Name of Storage Facility Who else has or had access Describe the contents Do you still Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Owner's Name Where is the property? Describe the property Value (Number, Street, City, State and ZIF Address (Number, Street, City, State and ZIP Code) Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details.

Name of site

Address (Number, Street, City, State and

Governmental unit

ZIP Code)

Address (Number, Street, City, State and ZIP Code)

Date of notice

Environmental law, if you

know it

Case 16-07966 Doc 1 Filed 03/08/16 Entered 03/08/16 14:08:10 Document Page 42 of 58 ase number (*if known*) Debtor 1 Beatriz L Rodriguez-Cooke 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Case Title Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Beatriz L Rodriguez-Cooke

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

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Debtor 1 Beatriz L Rodriguez-Cooke

Official Form 107

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
  - The debtor(s) and attorney have entered into an advance payment retainer for preconfirmation work including, but not limited to, the preparation of the petition and plan, filing of the case, and any amendments necessary for confirmation
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;

- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$ 600.00 toward the flat fee, leaving a balance due of \$ 3400.00 ; and \$ 310.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 02/03/2016

Signed:

/s/ Christine Thurston

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

<ul> <li>□ Debtor □ Other (specify):</li> <li>I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.</li> <li>□ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.</li> </ul>	In 1	e Beatriz L Rodriguez-Cooke		Case No	).	
Dursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept  \$ 4,000.00  Prior to the filing of this statement I have received  \$ 600.00  Balance Due  \$ 3,400.00  The source of the compensation paid to me was:  Debtor  Other (specify):  The source of compensation to be paid to me is:  Debtor  Other (specify):  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  D. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required:  C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  Date    March 8, 2016			Debtor(s)	Chapter	13	
compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept.  Prior to the filing of this statement I have received.  Balance Due.  S. 3,400.00  2. The source of the compensation paid to me was:  Debtor Other (specify):  The source of compensation to be paid to me is:  Debtor Other (specify):  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor and aversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed]  Lectify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor in deversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed]  Lectify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor in this bankruptcy proceeding.  March 8, 2016  Date  Lectify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  Lectify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy pr		DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR I	DEBTOR(S)	
Prior to the filing of this statement I have received 8 alance Due 8 3,400.00  2. The source of the compensation paid to me was:  Debtor Other (specify):  The source of compensation to be paid to me is:  Debtor Other (specify):  The source of compensation to be paid to me is:  Debtor Other (specify):  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to be paid to me is:  The source of compensation to members and associates of my law firm. A copy of the agreement, together with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  The return for the above-disclosed fee of the people sharing in the compensation is attached.  The return for the above-disclosed fee does not include the following service:  The source of the debtor of the debtor in adversary proceedings.  The source of the debtor of the debtor in adversary proceedings and other contested bankruptcy matters;  The source of the debtor o	1.	compensation paid to me within one year before the filing	of the petition in bankruptcy	y, or agreed to be pa	id to me, for services	
Prior to the filing of this statement I have received 8 3,400.00  8 3,400.00  2. The source of the compensation paid to me was:  Debtor Other (specify):  3. The source of compensation to be paid to me is:  Debtor Other (specify):  4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  e. [Other provisions as needed]  1. Certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s), the above-disclosed fee does not include the following service:  CERTIFICATION  1. Certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  March 8, 2016  March 8, 2016  Date  //s/ Christine Thurston Christine Thurston Christine Thurston Law Firm 79 W. Monroe, Suite 808 Chicago, IL 60603 312-374-4568 Fax: 312-212-5921 cthlurston@thurstonlawfirm.com		For legal services, I have agreed to accept		\$	4,000.00	
2. The source of the compensation paid to me was:  □ Debtor □ Other (specify):  3. The source of compensation to be paid to me is:  □ Debtor □ Other (specify):  4. □ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm □ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  e. [Other provisions as needed]  5. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  March 8, 2016  Date    March 8, 2016					600.00	
■ Debtor □ Other (specify):  3. The source of compensation to be paid to me is: ■ Debtor □ Other (specify):  4. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed]  5. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  March 8, 2016  Date  Christine Thurston  Christine Thurston  Christine Thurston  Christine Thurston 6297774  Signature of Attorney  Thurston Law Firm  79 W. Monroe, Suite 808  Chicago, II. 60603  312-374-4568 Fax: 312-212-5921  cthurston@thurstonlawfirm.com		Balance Due		\$	3,400.00	
The source of compensation to be paid to me is:  ■ Debtor	2.	The source of the compensation paid to me was:				
Debtor		■ Debtor □ Other (specify):				
I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed]  By agreement with the debtor(s), the above-disclosed fee does not include the following service:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  March 8, 2016  Date  /// Christine Thurston Christine Thurston 6297774  Signature of Attorney Thurston Law Firm 79 W. Monroe, Suite 808  Chicago, IL 60603  312-374-4568 Fax: 312-212-5921  cthurston@thurstonlawfirm.com	3.	The source of compensation to be paid to me is:				
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  c. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  e. [Other provisions as needed]  5. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  March 8, 2016  Date    Schristine Thurston   Signature of Attroury   Thurston   Law Firm   79 W. Monroe, Suite 808   Chicago, IL 60603   312-374-4568   Fax: 312-212-5921   cthurston@thurstonlawfirm.com		■ Debtor □ Other (specify):				
copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed]  5. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  March 8, 2016  Date    Isl Christine Thurston	4.	■ I have not agreed to share the above-disclosed comper	nsation with any other person	n unless they are me	embers and associates	of my law firm.
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed]  6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  March 8, 2016  Date    Is/ Christine Thurston						law firm. A
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed]  5. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  March 8, 2016  Date  //s/ Christine Thurston  Christine Thurston 6297774  Signature of Attorney  Thurston Law Firm  79 W. Monroe, Suite 808  Chicago, IL 60603  312-374-4568 Fax: 312-212-5921  cthurston@thurstonlawfirm.com	5.	In return for the above-disclosed fee, I have agreed to rend	der legal service for all aspe	cts of the bankruptc	y case, including:	
CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  March 8, 2016  Date  /s/ Christine Thurston  Christine Thurston 6297774  Signature of Attorney Thurston Law Firm 79 W. Monroe, Suite 808 Chicago, IL 60603 312-374-4568 Fax: 312-212-5921 cthurston@thurstonlawfirm.com		<ul><li>b. Preparation and filing of any petition, schedules, staten</li><li>c. Representation of the debtor at the meeting of creditors</li><li>d. Representation of the debtor in adversary proceedings</li></ul>	nent of affairs and plan whice and confirmation hearing,	ch may be required; and any adjourned h	-	nkruptcy;
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.    March 8, 2016	5.	By agreement with the debtor(s), the above-disclosed fee of	loes not include the following	ng service:		
this bankruptcy proceeding.  March 8, 2016  Date    Is/ Christine Thurston			CERTIFICATION			
Christine Thurston 6297774  Signature of Attorney Thurston Law Firm 79 W. Monroe, Suite 808 Chicago, IL 60603 312-374-4568 Fax: 312-212-5921 cthurston@thurstonlawfirm.com	this		agreement or arrangement fo	or payment to me fo	r representation of the	e debtor(s) in
Signature of Attorney Thurston Law Firm 79 W. Monroe, Suite 808 Chicago, IL 60603 312-374-4568 Fax: 312-212-5921 cthurston@thurstonlawfirm.com		March 8, 2016				
Thurston Law Firm 79 W. Monroe, Suite 808 Chicago, IL 60603 312-374-4568 Fax: 312-212-5921 cthurston@thurstonlawfirm.com		Date				
Chicago, IL 60603 312-374-4568 Fax: 312-212-5921 cthurston@thurstonlawfirm.com			Thurston Law F	irm		
312-374-4568 Fax: 312-212-5921 cthurston@thurstonlawfirm.com						
cthurston@thurstonlawfirm.com						
Name of law firm						
			Name of law firm			

#### United States Bankruptcy Court Northern District of Illinois

In re	Beatriz L Rodriguez-Cooke		Case No.				
		Debtor(s)	Chapter 13				
	VERIFICATION OF CREDITOR MATRIX						
		Number of C	Creditors:	32			
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of (our) knowledge.						
Date:	March 8, 2016	/s/ Beatriz L Rodriguez-Cooke Beatriz L Rodriguez-Cooke Signature of Debtor					

1st Loans 6421 W. North Oak Park, IL 60302

Afni, Inc. Po Box 3097 Bloomington, IL 61702

American Collections 919 Estes Ct Schaumburg, IL 60193

American Infosource PO Box 248838 Oklahoma City, OK 73124-8838

Arnold Scott Harris PC 222 Merchandise Mart, Suite 1932 PO Box 5625 Chicago, IL 60680-5625

Arnold Scott Harris PC 111 W Jackson Blvd Ste 600 Chicago, IL 60604

AT&T Mobility One AT&T Way, Room 3A104 Bedminster, NJ 07921

Capital One Auto Finan 3901 Dallas Pkwy Plano, TX 75093

Cavalry Porfolio Services Attn: Customer Care 500 Summit Lake Drive Valhalla, NY 10595

City of Chicago Department of Finance 33 N. LaSalle, 7th Floor Chicago, IL 60602 City of Chicago Dept of Finance City Hall, Room 107A 121 N Lasalle Chicago, IL 60602

Cook County Clerk's Office Real Estate & Tax Services Division 118 N. Clark, Room 434 Chicago, IL 60602

Cook County Treasurer 118 N. Clark St., Suite 112 Chicago, IL 60602

Creditors Pr 308 W State St Ste 485 Rockford, IL 61101

Dependon Collection Se PO Box 4833 Oak Brook, IL 60522

Gecrb/Care Credit 950 Forrer Blvd Kettering, OH 45420

IC Systems Collections PO Box 64378 Saint Paul, MN 55164

Illinois Bell Telephone Company One Att Way, Room 3A104 Bedminster, NJ 07921

Illinois Tollway Authority PO Box 5201 Lisle, IL 60532

Jefferson Capital 16 Mcleland Road Saint Cloud, MN 56303

Jefferson Capital Syst 16 Mcleland Rd St Cloud, MN 56303 Legal Liason Serv 2525 W Peterson Chicago, IL 60659

Mabt/contfin 121 Continental Dr Ste 1 Newark, DE 19713

Mcsi Inc Po Box 327 Palos Heights, IL 60463

Med Business Bureau Po Box 1219 Park Ridge, IL 60068

Nco Financial Systems, 600 Holiday Plaza Dr Ste 300 Matteson, IL 60443

Peoples Engy 200 East Randolph Chicago, IL 60601

Portfolio Recovery Associates PO Box 41067 Norfolk, VA 23541

Speedy Cash 4800 W. Addison Chicago, IL 60641

Sunrise Credit Service 234 Airport Blvd S Farmingdale, NY 11735

Swedish Covenent Hospital 5145 N California Ave Chicago, IL 60625

Verizon Wireless 1 Verizon Place Alpharetta, GA 30004